

Affordable Assisted Living Forum

Putting the Pieces Together

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New York, New York



Sponsored By:

Council of Senior Centers and Services of New York City

Joint Center for Housing Studies, Harvard University

Hunter College, The City University of New York

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Dear Colleague:

Council of Senior Centers and Services of New York City, Inc. (CSCS) is pleased to have had the opportunity to partner with the Joint Center for Housing Studies, Harvard University and Hunter College of the City University of New York to conduct a symposium on Affordable Assisted Living in New York and to bring you these proceedings, which include highlights from the symposium sessions.

Our heartfelt thanks go out to the organizations that supported us in this effort. These groups also represent a wide range of stakeholders interested in the well being of older people: AARP; The Enterprise Foundation; GreenPoint Bank; J.P. Morgan Chase & Co.; LISC New York; New York Community Trust; and the New York Housing Conference

The symposium was unique because it brought together health care and social service providers, real estate developers, policy makers and older people and their caregivers to discuss the housing and service needs of older New Yorkers. Specifically, we focused on the challenges and opportunities inherent in trying to create affordable assisted living environments in New York City and throughout New York State. Much of what we learned, however, will be valuable in considering other urban areas and types of communities as well.

With few exceptions, assisted living in New York City is for the wealthy. The current market is becoming saturated with private pay facilities whose rates range from \$2,800 to \$6,000 a month. Yet, less than 25% of older New Yorkers have annual incomes of \$25,000 or more. *In the current assisted living market, three out of four older New Yorkers cannot afford to live in these private pay assisted living facilities.* And, in the future, New York City's burgeoning older population will require and, we believe, demand more and better housing options.

CSCS has taken the lead in exploring affordable assisted living options in New York because we feel the time is ripe, indeed it is overdue, to address the housing and service needs of our older citizens.

In particular, the political climate and demographic trends have focused attention on both the need for and the potential to develop affordable assisted living:

The lack of appropriate housing stock for older New Yorkers, and its impact on older individuals' wellbeing and access to health care and supportive services, is well documented.ⁱ

A 1999 Supreme Court Decision (commonly known as "Olmstead") makes keeping disabled people of all ages out of nursing homes a civil right under the Americans with Disabilities Act.ⁱⁱ

New York Governor George Pataki recently signed legislation creating a "Most Integrating Coordinating Council" to develop public policy insuring New York State's compliance with Olmstead.

New York City Mayor Michael Bloomberg has made affordable housing, including housing for older people, a priority in his administration.

Research has shown that, once an older person has entered a nursing home, it is unlikely she or he will return home. *Preventing initial institutionalization is critical to helping older people remain in their homes and communities.*ⁱⁱⁱ

During the past year, a number of organizations from both inside and outside the "aging network" have approached CSCS about the critical issue of housing and older people.

All of these factors combined create what we believe is an exciting opportunity.

By bringing together a broad array of stakeholders, we can create a vision for affordable assisted living in New York, develop an agenda to move forward and ensure that it is carried out in order to provide older New Yorkers with the high quality housing and services they need to remain in their homes and communities.

We hope you will join us in this effort.

A handwritten signature in black ink, appearing to read "Igal Jelinek". The signature is fluid and cursive, with the first name "Igal" being more prominent than the last name "Jelinek".

Igal Jelinek
Executive Director

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Dear Reader,

Affordable assisted living is an important part of the agenda of the Joint Center for Housing Studies, Harvard University, and we are pleased to have joined with Council of Senior Centers and Services of New York City and Hunter College of the City University of New York to explore its potential impact on New York City and State.

We already know that successful assisted living combines the best that both the housing and healthcare sectors have to offer. One might think that two words beginning with the same letter would have more in common, but they don't. The housing and healthcare sectors are often worlds apart. They have different vocabularies, different concerns and different agendas.

Yet, when we look at the issues seniors face in the housing market and the choices they are often forced to make – whether to stay “at home” without adequate help and support or move someplace where they can get help, but which no longer feels like “home” – it's obvious that these two worlds often collide.

In 1988, a Congressional Task Force published *A Decent Place to Live*.^{iv} This seminal report provided a foundation for affordable housing in the United States, creating a format and vision that have guided affordable housing efforts for the past decade.

Now is the time to adopt a new agenda, one that supports “a decent place to age”. This is no simple task.

One of the complications, I believe, is that creating “a decent place to age” requires a radical paradigm shift in the way we envision, plan and fund social services and housing. We've spent a lot of time in this country building what we often call the “safety net”. That is, when people are very sick or poor or otherwise unable to care for themselves, the “safety net” helps ensure that their basic needs are met. Indeed, while parts of the safety net are porous, we have done a good job at putting many of the components in place.

I'm not certain, however, that by focusing on the safety net we've done justice to aging Americans. To me, the image of the safety net is often something people get drawn into and mired in, unable to make choices or, sometimes, to find their way out. The phrase I would like to use as we move forward with this new agenda is “creating platforms”. How do we create opportunities for older people to address their changing housing needs and their need for services – health care, social and supportive – before a crisis occurs and they have no choice but to “jump into” the safety net?

I'm not suggesting that we dismantle the safety net. It is essential and often life saving for those who truly need it and have no other options. What I am suggesting is that we need a more ambitious and creative agenda to address the housing and living needs of older Americans – those who need help now, and those who will need it in the future.

The Affordable Assisted Living Symposium laid the foundation for this new agenda – one that will help create a decent place to age in New York and throughout the country.

Nicolas P. Retsinas
Director



Office of the President

Dear Colleague,

Hunter College of the City University of New York is pleased to join Council of Senior Centers and Services of New York City and the Joint Center for Housing Studies, Harvard University, to explore opportunities to provide affordable assisted living to older people in New York City.

Partnerships such as this one allow us to look at problems from multiple perspectives and to develop innovative and workable solutions. In this time of great fiscal constraints, both in New York City and across the country, this pragmatic approach is all the more important to our communities.

Historically, Hunter College has been committed to supporting the needs of older people. We uphold these values throughout our 170 undergraduate and graduate programs. We are particularly proud of the work of the Hunter College School of Social Work, the Hunter College School of Nursing and the Brookdale Center on Aging of Hunter College. Our research and advocacy have helped, and continue to benefit, the well-being not just of older New Yorkers, but of all older Americans.

At Hunter our motto is our mission "*Mibi Cura Futuri*, the care of the future is mine". We care for the future by creating the next generation of educated and committed citizens. We ensure that our great city will have strong leaders to move us forward.

The demographic imperative for this conference is clear, and nowhere more than in densely populated New York City, with its competitive housing market. This environment makes the need for new approaches to the issues of appropriate, affordable housing and supportive services for older people both salient and critical, and I am sure the lessons we learn here will have implications for communities across the country.

I am hopeful that this symposium will be the beginning of a long partnership among these three institutions that are committed to providing affordable, supportive living environments for New York City's older citizens.

A handwritten signature in black ink, reading "Jennifer J. Raab". The signature is written in a cursive, flowing style.

Jennifer J. Raab, President
Hunter College

Executive Summary

Affordable assisted living is a relatively new concept ripe with possibilities of helping older people remain in their homes and communities. Along with the possibilities, however, come the challenges, and these challenges may be most salient in urban areas such as New York City.

Council of Senior Centers and Services of New York City, Inc., the Joint Center for Housing Studies, Harvard University and Hunter College of the City University of New York joined together to begin addressing this challenge because they are all committed to supporting the needs of older people in their neighborhoods.

According to the 2000 census, the median income for people age 65 and older in New York City is \$10,451 per year for a single person and \$14,125 for a couple. The poverty rate among older people in New York City is almost double the national rate, 20% compared to 10% nationally. Minority elderly now comprise 47% of the elderly, up from 35% since 1990, and have the highest poverty rates, with 24.3% living in poverty versus 8.5% for non-minority elderly. Add to this the fact that many older New Yorkers do not own their homes and do not have that asset to rely on in their old age, and a shortage of land available for development of housing, and the challenge becomes more complicated still.

This half-day symposium brought together a wide range of stakeholders interested in the health, housing and social service needs of older people. Their discussion and interaction led to five main conclusions:

The United States' long-term care policy has significant gaps in coverage and options, and this is an opportunity for us to advocate for new directions such as assisted living. The definition of affordable assisted living differs considerably from state to state. Will regulations be crafted to support assisted living as the innovative model that it is or will regulations follow a proscriptive model that may limit the on-going innovation required to fulfill the mission to maximize residents' independence, dignity, and control? Will Medicaid and other public dollars support innovation and consumer choice? Assisted living models might include waivers and consumer driven approaches such as vouchers.

Assisted living is part of a broad network of community-based services and it is important to remember that the network changes over time as:

- ♦ Demographics shift (larger cohorts age, longevity increases, disability rates and care needs change, ethnic/minority groups shift)
- ♦ Technology evolves and the array of services and how they're delivered changes
- ♦ Consumer preferences and demands shift

Affordable assisted living must combine four constituencies that are relative strangers to one another. Relationships must be nurtured and supported among:

- ♦ Real estate developers
- ♦ Government subsidy programs – different sources, regulations, time frames and reporting requirements
- ♦ Health care providers
- ♦ Social service providers

Across the country, assisted living is a “creature of the reimbursement mechanisms” that are available. People “follow the money” and patch together programs based on where they can secure the most money, greatest flexibility, and greatest ability to serve people.

Even in times of budget crises, there are things we can do to advance this agenda. We should be setting the stage for when resources do become more available by:

- ♦ Bringing stakeholders to the table, begin dialogue and encourage them to work together
- ♦ Setting agendas
- ♦ Developing demonstration projects and case studies

The next step is for stakeholders to begin working together, advocating and building a coordinated agenda to create viable affordable assisted living for older New Yorkers.

Introduction

While the idea of assisted living is relatively new and the idea of affordable assisted living is newer still, our society has long struggled with how older members fit into the social fabric and how individuals should be treated as they grow older.

This issue has become more complex in recent years and nowhere more so than in New York City. The fastest growing segment of New York City's elderly population, and of the population as a whole, is the oldest old, age 85+. This group has grown 18.7% since the 1990 census.

According to the 2000 census, the median income in New York City is \$10,451 per year for a single person over age 65 and, \$14,125 for a couple age 65-plus – not a large amount of money. For older people living in rent stabilized apartments, this is not enough of an income to move to a different form of housing if their apartments are no longer appropriate or if their care needs can no longer be met there. In addition, the poverty rate among older people in New York City is almost double the national rate, 20% compared to 10% nationally. Minority elderly now comprise 47% of the elderly, up from 35% since 1990. Minority elderly have the highest poverty rates, with 24.3% living in poverty versus 8.5% for non-minority elderly.

Add to this the scarcity of undeveloped land in an urban area such as New York City, and economic trends that serve as disincentives for large-scale housing developments, and the situation becomes even more challenging.

To the three partners that organized the symposium on which these proceedings are based, as well as the organizations and individuals supporting it and the 250 people who attended, however, *challenging does not mean impossible*. The symposium gave this diverse group of stakeholders the opportunity to discuss the “promise and peril” of affordable assisted living in a dynamic format that included:

- ♦ Introductory and summary remarks by Nicolas P. Retsinas, symposium moderator
- ♦ Two expert panels
- ♦ Remarks from public officials

Council of Senior Centers and Services of New York City, Inc., the Joint Center for Housing Studies, Harvard University and Hunter College of the City University of New York joined together to begin addressing this challenge because they are all committed to supporting the needs of older people in their neighborhoods. Each brought special expertise and resources to the table and this collaborative effort was a first step in developing and promoting an affordable assisted living agenda for New York City.

The lessons learned from this half-day symposium will help shape this agenda and, it is hoped, will engage the interest of readers and encourage them to join us in our efforts.

Highlights of Panel One: A National Overview

Moderator: Nicolas P. Retsinas, Director
Joint Center for Housing Studies, Harvard University

Panelists: Robert Jenkins, Vice President
NCB Development Corporation

Donald Redfoot, Senior Policy Advisor
AARP

Bobbie Sackman, Director of Public Policy
Council of Senior Centers and Services of New York City

Jenny Schuetz, PhD Candidate,
Joint Center for Housing Studies, Harvard University

Retsinas: Don, AARP has taken survey after survey and found that people want to stay at home. They don't want to move. Given that overwhelming desire to age in place, why are we talking about affordable assisted living at all?

Redfoot: Unfortunately, not everyone can age in place and for those who can't, assisted living is often seen as the second best choice. Clearly, it's better than an institutional setting in creating a residential environment characterized by private rooms and apartments where we can serve people with disabilities in a home-like environment.

Retsinas: Robert, bring us up to date on deliberations about affordable assisted living, and why they are so ripe today.

Jenkins: I'm involved with the Assisted Living Workgroup, a national coalition of consumer advocates, provider groups and professionals in assisted living that were brought together by the Senate Special Committee on Aging almost two years ago. We address quality issues that are beginning to emerge in assisted living nationally and recommend how to deal with them. I think you will see, for the first time, a large number of groups coming together and agreeing on the essential elements of a definition of assisted living, what types of services should be provided, what type of staff training is required, some of the really critical pieces – residents' rights, philosophy, and what a regulatory environment might be like.

Redfoot: The essential dividing line, to some degree, is between those who see assisted living as part of this new vision of serving people with disabilities that's based on independ-

ence and privacy and dignity, and those who see assisted living defined by care needs that we handle in much the same way we've dealt with nursing home issues. Robert and I, as you may guess, are both of the camp that this should be a new way of thinking about services for older people.

Retsinas: Jenny, when I looked at the case studies included in the *Affordable Assisted Living* report, I was really struck – this can be a new way of thinking about housing issues, but affordable assisted living is really, really hard to do! Why is it so hard and should that trouble people?

Schuetz: One reason it's hard is that it's a hybrid product, a combination of housing services and healthcare or physical care/personal care services. We found that a lot of the groups that go into providing affordable assisted living have expertise either in developing and managing senior housing or in providing services. You really need to develop expertise in the other area or form a partnership with a group that has complementary expertise. To bring monthly fees down to anything close to an affordable level requires subsidies in housing development, housing operations and personal care services. Fitting the subsidy programs together when they come from different sources and making them work when they may have very different schedules, regulations and eligibility requirements becomes very difficult and complicated.

Retsinas: Bobbie, as you look at this agenda of affordable assisted living, what do you think is the most persuasive argument to get people to support that agenda?

Sackman: I think the argument to be made is the compelling demographics, which we can't dismiss. We have twice the poverty rate among the elderly in this city that you find nationally. It's almost 20%, versus 10% nationally. We have an older population that is now 47% minority. When you look at health status, minority populations, unfortunately, do not always benefit from good health care and may need more assistance as they age. In New York City, we have more renters than homeowners, so folks are not going to bring the asset of selling a home or co-op when they move, and many have rent protection and can't afford to move. It affects caregivers and the workforce of this city, because they have elder care responsibilities, so there's a whole ripple effect throughout the city. You have to keep plugging away at who's out there, what the statistics are and that it's in our faces now.

Retsinas: When we look at the history of health care and housing programs in this country, as they became more regulated, we have ended up focusing on the details and sometimes losing perspective of the larger vision. Are you worried that as you fine tune the issue of affordable assisted living we may go down that path?

Jenkins: If nothing is done to address an appropriate regulatory climate for assisted living then we will get the old-style institutional regulations. But I think there is a very fair concern that as you start to discuss regulations for assisted living and what an ideal model might look like, you may start to see a regulatory environment or structure you're not happy with. We have seen this in some states already. The tension is to get in early enough to impact

what the regulatory structure is and what the philosophy and perspective are. The discussion is sometimes framed as minimum standards versus outcome oriented regulations. What you see coming out of the Assisted Living Workgroup from many people is that it's actually a combination of those two things. Some things are better regulated through minimum standards, while other things need outcomes, because if you're trying to make things better for an individual, you can't regulate en masse, reducing everyone to the same expectation.

Redfoot: There's both promise and peril here because our ability to look at quality from a different perspective hinges on a couple of things. One is developing ways to measure outcomes so that we're not so process oriented and so focused on regulating the minutiae that we lose sight of what the outcomes are that we want to achieve.

Sackman: If you begin to regulate to the point you can't afford to build assisted living, then you will be protecting consumers from nothing. Part of the discussion must be about the balance between protecting consumers and having regulations so high that you just can't operate the facility.

Retsinas: What about bureaucracy? We make fun of it, but it has a purpose. All of you are talking about the growing import of public dollars, tax breaks and incentives and subsidies to advance this agenda. Doesn't the bureaucratization of programs go hand in hand with the public dollars? Is this a further complication of this issue?

Sackman: It absolutely makes it more difficult. You're in a Catch 22. You can't get government dollars without regulation. That's one of the reasons to have this conference, to bring these issues to the forefront and figure out what balance there can be.

Redfoot: It's not just that there is a bureaucracy. It's that you're dealing with multiple bureaucracies with multiple agendas that makes it so dreadfully difficult.

Schuetz: The other thing that is important to remember is that there isn't one concrete definition of assisted living. It's very much in flux, particularly in the affordable market. We see a very wide range of things that are "assisted living," everything from licensed facilities to senior housing that has services being brought in from outside. In some senses, the flexibility has really been an asset so far. But that does become very difficult when you start trying to have some sort of standards.

Jenkens: To use the term assisted living to describe the very broad range of housing with services is not helpful to consumers. That's what we've seen the Senate Special Committee focus on, issues of consumers buying into or moving to assisted living with certain expectations, not having those met and moving out very quickly because of that. Consumer disclosure and consumer information are two of the biggest pieces the Senate is concerned about.

Highlights of Panel Two: A State and Local Overview

Moderator: **Nicolas P. Retsinas**, Director
Joint Center for Housing Studies, Harvard University

Panelists: **LaRay Brown**, Senior Vice President for Corporate Planning
Community Health & Intergovernmental Relations, NYC Health & Hospitals
Corp.

Howard Chernick, Professor of Economics
Hunter College and the Graduate Center of the City University of New York

Sydelle Knepper, CEO
SKA Marin

Kathryn Lawler, Director
Aging Atlanta

Susan Peerless, Policy Advisor to the NY State Department of Health

Retsinas: Howard, can we put this issue in context? As you look at the history of social reform in this country, are there lessons we should keep in mind as we pursue this agenda?

Chernick: Absolutely. A key issue is that states and cities have to deal with budget constraints, so people who want to expand assisted living have to confront where the money will come from. If the research suggests that this is not a big money saver, but an expansion of services and quality of life, then the argument has to be made forcefully that this is a good use of money, of either additional tax dollars or redirection from other programs.

Retsinas: Kathryn, where does this issue fit in Atlanta and how does the fiscal question fit in?

Lawler: In Atlanta we're looking at the local implications of an aging society. What are all the expenses we are paying in the region to inappropriately care for people, either by not providing enough care or providing care at a level that's too high? What are the costs that we're forking over in the hospitals? What is the cost to families, and to our housing stock when people stay in inappropriate housing for too long? And what about the economy? You'd be surprised at how many of our biggest businesses are starting to look at the elder

care needs of their employees and their productivity costs when people are caring for their parents and are not able to get the services they need locally.

Retsinas: Susan, before you joined the State Department of Health, you were in the private sector with an assisted living development and consulting company that considered many of these issues. There's a cliché – we say public-private partnerships and everybody nods their heads and says that's wonderful. Tell me about that conversation. Do they use the same language? Are they just dating? Are they serious about each other?

Peerless: I think it's very significant that you use the dating metaphor because there is a huge communication gap between developers and health care providers. It takes a great deal of effort to get them to understand each others' areas and that is extremely important because the developer is generally doing a lot of the financing and the return on investment doesn't come for five years. Just think of the acronyms and shorthand we use in the aging networks, and then there's trying to explain eligibility levels! The other reason there are a lot of empty beds is that the developers don't understand that it's about care. It's not just a senior housing project where they build this beautiful place that appeals to the children. I think government is the place to join all these relationships and get people to sit down and talk about how we're all going to do it together.

Retsinas: LaRay, the Health and Hospitals Corporation is a public entity. How did you get into this discussion?

Brown: We serve 1.3 million people, half a million of those people are uninsured and one of the fastest growing populations is the older population. We have four long-term care facilities, two of them are the largest in the country, plus a network of 11 acute care facilities, and hundreds of community health centers. In our long-term care facilities, it was not an issue of our budget but concern that as we rehabilitated people, they had nowhere to go. So the difficulty not only of treatment, but discharging, became more compelling. Many of our facilities sit on large parcels of land, and that is unique in New York City, so there's opportunity there. We saw an opportunity to engage in partnerships with folks who know how to do housing and development and people who know how to provide community health services and support services.

Retsinas: Sydelle, one does not have to be a New Yorker to be aware of the fiscal challenges of this city. People say that sometimes a budget crisis forces you to look at issues in a different way. Is this true in assisted living?

Knepper: Like LaRay, I look at this as an opportunity to examine issues that people have not looked at before. I think Medicaid, which is a major health care expense in New York City, bears looking at. We have to ask ourselves, where are we headed, who are we serving with Medicaid, and is that where we should be headed? New York does not have any community-based waiver programs and one of the things I've learned today is the success of them and of subsidy programs, especially in the crisis model where you have to go into an assisted living facility, that is when you need to have those services and you're not going to have that in a situation where Medicaid isn't available or there's a patchwork frame.

Retsinas: Looking at public sources is one avenue we do need to pursue. I've also found that whenever there's a problem, we think, "well if we go to the market, somehow it will be better." How can we attract capital and keep our focus on issues like better care?

Chernick: One of the things we want to pay careful attention to is the goal of attracting private capital. We've found it's very expensive to attract private capital and the cost doesn't show up on the ledger of the builder or the advocates or consumers, but as an enormous loss in taxes for each dollar leveraged. So it's not just a question of private sector control. Using the direct subsidies might be cheaper than using the private capital.

Lawler: We are reinventing the way we imagine the later third of our lives. So the question about how you work with the market is being developed now. It's going to have to be some combination of what the market is interested in and what the government, which has always worked in long-term care, will support.

Retsinas: We don't always articulate it, but these are people whose needs change in different ways over time. To what extent is this part of the challenge about thinking about affordable assisted living? How do you have an environment that accommodates those kinds of changes?

Peerless: You have to have different kinds of reimbursement for the same person and a flexible, needs-based model. We have the opportunity to open up a new conversation that looks at what we can do to develop peoples' strengths and to motivate them to take better care of themselves. Then the idea of moving into a community of people and reinvigorating oneself is going to be more appealing. I agree with Kathryn, our society is changing so quickly and we are seeing that we need to look differently at a lot of things.

Knepper: Accommodating changing needs takes partnering with community-based providers. Especially in New York, there are so many different not-for-profit organizations and community-based services, and these are the adjunct to running a successful development. It allows for different types of programs to be brought into the community. I think the idea of building in neighborhoods, building on the strengths of neighborhoods, is very important. So much of the range of services people require as their needs change is already there, it's just not coordinated.

Chernick: One of the reasons the timing of this symposium is so fortuitous is that the Bush administration has proposed a conversion of the Medicaid program from an open ended structure to a capped one. And I'm convinced that something like that will happen over the next few years because of the very rapid expansion of Medicaid. What will go along with that is a relaxation of the rules governing how Medicaid dollars are spent. It will open up a huge pot of dollars which will not be able to grow as quickly in the future and that will be the budget saving point. The nature of the funding stream will change and if the case for assisted living as opposed to nursing homes is solid, the opportunity to move dollars away from the higher level of institutional care will become more possible.

Brown: I think there's a danger in the proposition of moving dollars from one system to build something else. There's a need for long-term care facilities and settings – many people still need this level of care. I agree with you that enhanced flexibility will mean that one can create those additional platforms. But the risk is that the flexibility that will be given to the states will be used just to reduce expenses and not to think differently or to consider creative approaches. That's always a risk. We need to look at the full range of services, look at where the consumers are and provide them that full range of opportunities. That may mean a new investment or a combination of different types of investments with the underpinning of more flexibility in the Medicaid programs.

Retsinas: Let me pose the following question, and ask you, for the purposes of our discussion, to accept this premise. Let's say we cannot demonstrate beyond a reasonable doubt that an affordable assisted living agenda would save any money at all, not a single penny. Our only argument would be better care. What are the chances of advancing this agenda?

Chernick: The most careful evaluation of social experiments in homecare, called the Channeling Experiment, which was done in the 80s, echoes Nic's premise. It got people into the right slots, provided them with better care and their lives improved, but it didn't save money. So, I think that if your premise is correct, Nic, we have to be prepared to articulate the case that society ought to be considering putting more resources into this activity. If they plead that the coffers are bare, the argument has to be that additional taxes may be necessary or even desired to provide this expansion of the social insurance that we provide in the United States.

Peerless: Here's an example of a communication gap among us. Nic, when you say "save money," you mean a real savings across the board, right? In budget, if we don't "save" it in one program, we can't "spend" it in another, although it's not a true net savings.

Retsinas: I'm not talking about revenue neutral savings, moving funds from one pot to another. I mean there is no money available for reallocation to this program. It is a true net addition to public sector support. I'm asking you, based on that premise, how legitimate, how important, how plausible is this agenda?

Knepper: I think there's an interim step you're not addressing, which is, how do we take all of these programs and see how they would mesh together? We don't really know what resources we have because we've all been working in different spheres. What LaRay is doing is trying to put everything together and seeing where the regulations conflict. That's our interim step. And we can do that without saying whether we need new money or not.

Retsinas: Good point. The premise is flawed because we don't do a great job in our accounting system to keep track of resources and savings. I just want to flesh out the notion: is this something worth doing because the current system is broken or is it something worth doing because it gives us a different sense of how we should be operating?

Brown: Or is it something worth doing because if we don't, we'll have people in long-term care who don't need it but have nowhere else to go, so the people who need to move from

acute care into rehabilitation or long-term care can't get in. Then we will have a totally dysfunctional health and housing system.

Lawler: I think some of what your premise points out, Nic, is that, as advocates, arguing cost-savings may be a treacherous path to take. Maybe cost savings isn't the appropriate argument. The government is in the business of long-term care. They are largely in the business of nursing homes. We have to look forward to this new era and say, "If we're in this business, are we doing it in the best way possible? And given the new demands, is there a different way we should be operating?"

Peerless: We live in a democracy. The people will dictate what we will do. As we age, we are going to see the demand for a different kind of care. We see people refusing to go to nursing homes now. We've seen the Olmstead decision as a result of the courts stepping in, we see legislatures making laws, we see our society is becoming more and more vocal about what we want. And that's what I think will move the change.

Comments from Public Officials

The Honorable C. Virginia Fields - President of the Borough of Manhattan

I would like to commend all three of the sponsors for taking on this issue. I cannot think of a topic much more important than what we are addressing today, providing seniors with housing where they can live, be independent, yet have the support they need to stay in their communities. This is a matter that is of vital importance to a significant number of New York's seniors. Assisted living is a humane and essential component of the continuum of care that allows seniors to live in comfort and dignity. There are also economic factors – assisted living may be able to save the City money and will create jobs.

As a long-term advocate for our seniors, affordable assisted living has become one of the priorities that I have been working on since I became a City Council member. I have continued working on it since I became President of the Borough of Manhattan, and have been able to be much more active since I took this position.

In an effort to be more effective very early on, I formed an affordable assisted living task force. Members include not-for-profit developers, consultants, sponsors of senior housing and seniors. We wanted to have a broad range to get ideas from various people about what is possible. We have identified several obstacles that stand in the way of developing affordable assisted living units, many of which you have discussed this morning.

One, here in the City of New York, is the cost of land, which is prohibitive. One of the solutions we are advancing is that city owned land identified as being suitable for these facilities should be made available to developers for one dollar. That is not a novel idea. Various programs have made property available to developers for one dollar.

Another obstacle here is the real property tax, and that presents a more serious problem this year, given the 18.5% increase in taxes and the strong possibility that there will be another property tax increase in the new fiscal year that starts in July. This will further limit the prospects for the construction of affordable assisted living residences.

In the past two years I have also had legislation introduced in the State Senate and Assembly that would offer some tax breaks to developers of affordable assisted living facilities. The bill would exempt not-for-profit developers from real property taxes, creating savings that would allow them to bring rentals down. Again, this is not a novel idea. We do this in many other areas and we're simply saying, "Why can't we target seniors and affordable assisted living in the same way?" At my request, the City Council passed a resolution in support of this legislation, but the not-so-good news is that the legislature has taken no action yet. We hope it will be reintroduced, and the bill will head my priority list when I lobby in Albany next month. I also plan to launch an all-out effort to get this bill signed into law.

As it stands now, we have a two-tiered assisted living situation. The very wealthy pay up to \$5000 a month or more, often in luxury residences, but that tier is out of reach for the vast majority of seniors. In New York City, at present, there is only one Medicaid assisted living program with 124 units. Clearly this cannot accommodate our low-income, Medicaid eligible seniors. Still, a few developers, by using every imaginative, creative approach possible, have been able to cobble together sufficient subsidies to build affordable assisted living facilities although with fewer units than they would have liked.

Your being here today is so important, because by working together we will find a way to assure New York City's seniors the comfort and dignity they deserve. One of our best hopes is to press our legislators to do the right thing. The right thing now is to pass the bill to offer developers the incentives to build needed affordable assisted living facilities. and once the bill is passed, to keep the pressure on the Governor to sign it.

I believe very firmly that when you have a plan and you follow that plan, you can accomplish your goals. I hope that, moving forward after today's symposium, we will have a plan on which we can all agree so that we can make affordable assisted living available to more seniors. As long as we all stay focused and work together, I think we will be successful.

The Honorable Vito Lopez - New York State Assemblyman
Remarks Given By: Samuel Schaeffer, Legislative Assistant

Good morning, my name is Sam Schaeffer and I'm here on behalf of Vito Lopez who is chair of the Standing Committee on Housing. I want to begin by thanking all of the panelists and sponsors for putting together a great event this morning.

I have also been asked by Speaker Sheldon Silver's office to offer his congratulations and extend his support for these issues. Speaker Silver has been a leader in the fields of health, housing and aging and as assisted living seeks to integrate these fields, I think we're going to have a great friend and partner in the Assembly.

What I want to talk about is the politics that underlie our collective efforts to create affordable assisted living in New York State. I say "our collective efforts" because I hope that we have become partners in this effort. Over the past year, we've asked a lot of people in this room to think creatively about this issue, and you've come back with an amazing list of suggestions and ideas. It's provided us with a road map of how to proceed in the legislature. Your end of the partnership involved giving us these ideas, and our end includes ensuring that you are the most effective advocates you can be. Being effective means understanding and engaging in the political process.

There is some good news about this. Keeping seniors in their homes and providing quality services or building new facilities is not an issue that will engender much ideological opposition. The bad news is the current fiscal climate. Asking the executive branch to apply to the federal government for a Medicaid waiver at a time when the state is seeking to cut more than a billion dollars from the Medicaid contribution is a difficult proposition. Asking legislators to come up with direct subsidies and financing mechanisms when we're facing a \$10 billion shortfall is a difficult proposition. As the Borough President mentioned, she has a bill that she worked on introducing, but giving property tax exemptions to not-for-profit corporations at a time when these revenues are really important to our tax roles is, again, a difficult proposition.

This is where we need to say that providing seniors with quality, affordable housing and care will help keep them out of nursing facilities and out of hospitals and could save New York money. And we need some substantive studies with empirical evidence and a compelling narrative to make our case to assist in lobbying efforts.

Assisted living is a relatively new issue for most lawmakers in Albany and you may not find a lot of awareness about it. But in many ways, this can work to our advantage. It allows us to formulate a unified platform and drive the discourse on this issue.

You also need to be visible in your lobbying efforts and bring significant attention to your cause. This means coming to Albany – a lot. When the weather warms up, I really hope to see some of the faces in this room up in Albany, and we are anxious to coordinate that with you. You also need to make the case that this is not just the "right" thing to do, it's the "smart"

thing to do. We have heard a number of excellent suggestions today, like the idea of attaching project-based Section 8 funds. We should be requesting development agencies to give scoring priorities to proposals that produce affordable senior housing with services. We should ask SONYMA to take a more aggressive underwriting stance on affordable assisted living projects and figure out how we can make the state's low-income housing tax credits work in a feasible manner. There are certainly many more ideas that will help create affordable assisted living.

If we want to see results, there has to be a strong, coordinated lobbying effort that will be there over the long term, and it has to begin as soon as possible. There was talk this morning about a position paper and a task force, and I hope those efforts begin as soon as possible.

We often talk about how important it is to think creatively and to think outside the box. I think that's often a euphemism for "there's not a lot of money, so do things creatively that won't cost a lot of money." Yet as we define those policy changes and options that won't cost a lot of money, we have to dream big and hope that we can get that Medicaid waiver, get those direct subsidies and finance mechanisms, because we believe that is the missing link in creating affordable assisted living. Other ideas can take us far, but without those major components, we're going to be left with rent levels people can't afford.

We are anxious to continue working with you on this issue and to move forward to provide New Yorkers with high quality affordable assisted living. I look forward to seeing you in Albany.

Benjamin Chu, M.D., M.P.H - President, New York City Health and Hospitals Corp.

Good morning. I just came from that mecca of assisted living, Florida, where I spent time celebrating my father-in-law's birthday at one of those Naturally Occurring Retirement Communities – a golf resort and it really helped me put this morning's issue in a different context. Then I thought about my mother, who is aging in another NORC – Chinatown in New York City – and it underscores one of the things you addressed today, the variability in the needs of people as they age. We tend to think about these policy issues in very static terms, and that has certainly been the case in health care.

We at HHC are trying to take a much more dynamic view of our community, our patients and their needs. Needs change over time, both in terms of the demographics and the needs of individuals: the community's needs change over time as well.

There is no reason you have to pluck people out of their homes into an assisted living environment if that is not the right thing for them and for the community. On the other hand, you can't leave people in four and five flight walk-ups when they're becoming more frail and in need of more services. There are limits to the things you can do for people in that environment. We have to think of it as a broader continuum with all of the options available to people as they need them.

From the health care perspective, you might wonder why I am so intent on trying to do some of the things LaRay talked about earlier. We have land, we have a dialogue going with our sister and brother agencies, we can try to leverage some Section 8 money to make things more affordable and we have health care facilities that could be the back-up for many of our patients. We think these are the perfect ingredients for moving along with an experiment. I say experiment, because as people discussed this morning, the research isn't out there on the results and cost savings of assisted living.

But lack of research shouldn't deter us from trying new ideas and coming up with experiments. Communities are dynamic. They are changing before our eyes and we have to try different models. It may be that no single model is the "right" one. It will depend on the viewpoint & needs of clients & patients.

I look at our health care institutions and I believe that we are absolutely static and passive in how we deal with our clientele. We wait for people to come to the emergency rooms, we wait for doctors to admit them to the hospitals, we wait for people to come into the doctors' offices to present with their problems. It's a very passive process, and sometimes it's too late at that point. So when I think about housing and supportive services, I think about where I'd like healthcare to go. It should be much more dynamically related to the community. We need to think about what our clients' needs are going to be and try to anticipate and to reach out to them. I think that if we approach affordable assisted living and long-term care from that perspective, we'll begin to think about newer things to do.

That is why the Health and Hospitals Corporation is so committed to doing this. We're experimenting, with an intuitive base, with where we need to be going. I hope we can work together in the city and at the state level to make it happen.

Summary Remarks

Nicolas P. Retsinas, Director - Joint Center for Housing Studies, Harvard University

This is an interesting time to be looking at affordable assisted living. I am a student of economics, but I find one of the arenas that helps me look at issues is understanding history. History may or may not repeat itself, but as we are told, it “rhymes,” so it’s worthwhile looking back.

If one looks back at the history of public sector housing programs in this country, most historians would start at the beginning of the 20th century and they would look right here in New York City where some of the original impetus for the involvement in public sector housing projects was health related. It was a public health agenda that motivated the origins of many housing programs in the United States. Over time, those paths diverged, and housing and healthcare each became fields of their own. So it’s interesting that as we begin the 21st century we’re looking to rejoin those two areas.

I’d like to make a few comments, although I’m always leery of doing this because I am the outsider who flies in and you are the true experts who see it every day. But I’d like to give you some observations and comments based on the discussion this morning and some research that I’ve done.

First, the system is broken, and it’s a very expensive system. Indeed, I think that this demographic surge that we have has revealed what I believe are structural flaws in the system. To borrow a phrase used often now, the system isn’t going to be fixed with duct tape. We’re not going to be able to fix the housing and healthcare systems in a way that responds to what are very legitimate priorities of this country, of this society, of this state and this city by just patching, though we do need to patch at the same time.

The Commission report, *A Quiet Crisis in America*^v, starts with an interesting comment. They said, “Seniors should be entitled to a coordinated system of healthy, affordable and ethical long-term care.” Our current system does not afford that opportunity. My own sense is that our current system, not by negative intent, but as an unintended consequence, provides incentives for people in a very strange and twisted way to be very sick or very poor. If they are very sick or very poor, that’s when our safety net comes into play. I don’t think that was a conspiracy. I don’t think that was the original intent. But it’s a by-product of so many different forces affecting government and the public system.

My second point is that I think we do this agenda a disservice if we start borrowing all the terms from the housing sector, although that is my background. The term that I think is a dangerous one to use when we talk about affordable assisted living is the term “product.” What we have learned, and it certainly came through loud and clear in the discussion this morning, is that we need to talk about environment. We need to talk about networks. It’s hard to imagine that free-standing projects, in and of themselves, can deal with the dynamic nature of the population that is to be housed in these developments. So we need to think of networks, and indeed,

we need to go beyond housing and healthcare. We need to talk about a much broader array of services than housing and healthcare. There's a whole network of services and we need to be connected to that.

Point number three is let us not underestimate what we have learned. I am always amazed at how much progress has been made. This is a very, very high mountain. I am amazed that somehow through this thicket of regulation and not enough money, there are some organizations that have made substantial progress. There is much to be learned from that progress. The challenge is to make sure that progress does not only call on extraordinary effort. We've got to create a system where ordinary effort also generates some progress. So the challenge is looking at those lessons and finding a way to use those lessons to reach scale.

My fourth comment is a premature one on the agenda, but one I would hope you will keep in mind as you advance this agenda. I learned from a brief experience I had in government in our nation's capital that one of the things policy makers continue to underestimate is the impact of the delivery system. We focus on objectives, we focus on customers, clients, beneficiaries, whatever word we're using, but the mechanisms we choose to approach those will, in a sense, begin to define how that system looks. We talked about nursing homes this morning. If one looks at the history of support for nursing homes over time, they really took off in part because financial institutions provided a primary vehicle for financing nursing homes. That vehicle led certain kinds of organizations, certain kinds of companies, certain kinds of individuals to participate. So as you think through this agenda, never underestimate the importance of delivery systems.

I am relatively optimistic because in the end we have no choice. The demography and the politics say to us that we have to effectively address this issue, and if we don't, all the other programs we have will be at risk. It is a cliché that necessity is the mother of invention, but it is now a necessity. It will be more of a necessity tomorrow than it is today. So you will have no choice but to address this issue.

My last comment is that while there are structural flaws, you can't leap a canyon in two steps. You've got to have a sense of where you want to end up. One of the questions that was unasked this morning, and if I had had more time I would have asked, is "if you had your druthers, what would this system look like?" We can't rely on critiques of the current system as a sufficient motivation to get us to where we want to go. You get attention when you point out the problems, the inefficiencies, the costs of the current system. However, my own sense is that unless you can point out what the future might look like, it's hard to be persuasive, because inevitably you are drawn to solutions of patching as opposed to solutions of rebuilding.

My business is primarily running a research center about housing markets. As you might imagine, in that capacity I am constantly asked questions about what the future will be. Will people still be buying homes? Will rents and housing prices stay high? Of course, as academics, we are always leery about answering those questions and believe, as Yogi Berra said, "Never make predictions, especially about the future." But there is a prediction I can make about the future of affordable assisted living. You can predict the future, but only if you build it yourself.

Sponsoring Agencies

Council of Senior Centers & Services of New York City, Inc.

(CSCS), was founded in 1979 as a city-wide organization. CSCS acts as a social policy advocate and training and technical assistance resource for its 265 community-based senior service organizations serving more than 300,000 elderly New Yorkers. The graying of America is a reality that is changing the face of our City. More than ever before, CSCS's full range of programs and services is making a vital difference for our members and for New York City's seniors. It is our mission to promote the quality of life, independent living, productivity and dignity of older people and their families. For more information on CSCS and to view a list of our publications, visit our website at: <http://www.cscs-ny.org>.

Joint Center for Housing Studies, Harvard University is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies. Publications include: *Affordable Assisted Living: Surveying the Possibilities* by Jenny Schuetz; and *Aging in Place: Coordinating Housing and Health Care Provision for America's Growing Elderly* by Kathryn Lawler. For more information and to view our publications visit our website at: <http://www.jchs.harvard.edu>.

Hunter College of the City University of New York, with a highly diverse student population of more than 20,000 and over 1,200 full- and part-time faculty, is the largest college in the City University of New York (CUNY) system. Founded in 1870, the College offers over 170 undergraduate and graduate programs. Hunter is noted for its professional schools in education, health sciences, nursing and social work, as well as its excellence in the liberal arts. Heralded as the "Crown Jewel of CUNY" by the Princeton Review, Hunter College has a distinguished reputation for nurturing talented minority scientists and meeting the challenge of providing high-quality science education in the 21st century. The College also oversees the Hunter College Campus Schools serving gifted and talented students, preschool through grade 12. For more information about Hunter College, visit our website at: <http://www.hunter.cuny.edu>.

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Planning Committee

Affordable Assisted Living Planning Committee Chairs

Sydelle Knepper, CEO, SKA Marin

William J. Dionne, Executive Director, The Burden Center for the Aging

Affordable Assisted Living Planning Committee

Susan Albrecht, Associate Director, Progress of Peoples Development Corp., an affiliate of Catholic Charities

Lois Aronstein, New York State Director, AARP

The Honorable C. Virginia Fields, President of the Borough of Manhattan

Igal Jellinek, Executive Director, Council of Senior Centers and Services of New York City, Inc.

John Kaiteris, Executive Director, HANAC

Dr. Mary Jane Koren, Senior Program Officer, Commonwealth Fund

Kathryn Lawler, Director, Aging Atlanta

Jeanette Puryear, Executive Director, Mid-Bronx Senior Citizens Council

Jennifer Raab, President, Hunter College of the City University of New York

Nicolas P. Retsinas, Director, Joint Center for Housing Studies, Harvard University

Raquel Romanick, Esq., Legal Advocate, Council of Senior Centers and Services of New York City, Inc.

Bobbie Sackman, Director of Public Policy, Council of Senior Centers and Services of New York City, Inc.

Wanda Wooten, Executive Director, The Stanley M. Isaacs Neighborhood Center

Participant Biographies

LaRay Brown, Senior Vice President for Corporate Planning, Community Health & Intergovernmental Relations, NYC Health and Hospitals Corp., and her staff provide leadership and analytical support to the system-wide strategic planning efforts of the Corporation and its networks, coordinate HHC's policy and program development for special populations, and serve as liaisons to the various branches of government and State and City agencies. She is responsible for implementation of an initiative to redesign the operations of the public hospitals' ambulatory care clinics and oversees the implementation of the Community Health Partnership (CHP), the Corporation's system-wide strategy for managed care readiness, part of the New York State Medicaid managed care waiver's Community Health Care Conversion Demonstration Program.

Prior to her arrival at HHC, Ms. Brown served as the Deputy Director for Program Operations at the New Jersey Division of Youth and Family Services, managing the direct services operations of the 46 regional offices and performance monitoring systems. From 1983 to 1985, Ms. Brown was the Director of the Office of Community Services at the New Jersey Division of Mental Health and Hospitals.

Ms. Brown graduated summa cum laude from the University of Pennsylvania and received her graduate training at the University of Pennsylvania FELS Center for Government Policy.

Howard Chernick, Professor of Economics, Hunter College and the Graduate Center of the City University of New York, received a PhD from the University of Pennsylvania in 1976. Before coming to Hunter in 1982, he was a senior economist in the Office of the Assistant Secretary for Planning and Evaluation of the U.S. Department of Health and Human Services. He is a research affiliate of the Institute for Research on Poverty at the University of Wisconsin, and is on the boards of the National Tax Association and Citizens for Tax Justice. He has been a visiting professor at the New School for Social Research, the Woodrow Wilson School at Princeton University, and for three years a *Professeur Invité* at the University of Rennes in Brittany, France. Current research includes studies of welfare participation and financing, in New York City and nationally, the public finances of big cities, and state tax systems. Publications include studies of the public finances of New York City and State, state fiscal systems in the United States, and on tax incidence. Internationally, he has served as an advisor to the Financial and Fiscal Commission in South Africa, the territorial division of the Organization of Economic Cooperation and Development in evaluating fiscal federalism in Canada, and a Swedish Institute evaluating government finance in Sweden. He currently heads the economics section of a study of the recovery of New York City from the 9/11 terrorist attacks, sponsored by the Russell Sage Foundation.

Dr. Benjamin Chu, M.D., MPH, is President, NYC Health and Hospitals Corporation (HHC), a public benefit corporation that oversees the operation of the largest public hospital system in the country. Dr. Chu is a primary care internist by training with extensive experience as a clinician, administrator and policy advocate for the public hospital sector. His compassion for his patients in each of these public hospitals stems from his own personal experiences as a child growing up in the Lower East Side being cared for by pediatric cardiologists in the Bellevue clinics. Before his appointment as President of HHC in the Bloomberg administration, Dr. Chu was Senior Associate Dean at Columbia University College of Physicians and Surgeons. He has also served as Associate Dean and Vice president for Clinical Affairs at the NYU Medical Center. Dr. Chu also has extensive experience in crafting public policy. He served as legislative assistant for health for Senator Bill Bradley as a 1989-90 Robert Wood Johnson Health Policy Fellow. His areas of interest include health care access and insurance, graduate medical education policy, and primary care and public health issues. He has served on numerous advisory and not-for-profit boards dealing with health care policy.

William J. Dionne, Executive Director, The Burden Center for the Aging, has worked in the field of aging since 1975 in both Massachusetts and New York, including serving as a coordinator of activities for a nursing home consortium in Massachusetts. In New York he served on the Board of the Park Slope Geriatric Day Center, one of the first social model adult day centers in New York City, and was its Executive Director from 1987 to 1991. Mr. Dionne has been the Executive Director of the Burden Center since 1991, and in that capacity has overseen and encouraged its growth from an agency with three programs to one with six in four locations. In 1999 he worked with New York Presbyterian Hospital, the Weill Medical College of Cornell University and the Hebrew Home for the Aged at Riverdale in renovating a building to house the Burden Center's administrative offices and three of its programs as well as programs of each of the building partners. This singular partnership is removing the seams between medicine and social service and is setting the standard for community based care in the 21st Century. As Executive Director of the Burden Center, Mr. Dionne has presented papers at city, state and national forums. He serves on the boards of various agencies and organizations including Council of Senior Centers and Services of NYC where he is Vice-President.

C. Virginia Fields, Borough President of Manhattan Throughout her successful career as an activist, social worker, and political leader, C. Virginia Fields has energetically and effectively spearheaded wide-ranging efforts to improve the lives of New Yorkers of all ages and incomes. From her earliest days in public services, Borough President Fields' priorities have been education, economic development, affordable housing, senior issues and health care. Ms. Fields earned her undergraduate degree at Knoxville College and her Master's Degree in social work from Indiana University. She moved to New York in 1971 and pursued a social work career as an administrator for social services at the Children's Aid Society, as a supervisor of social services for the City's Work Release program and as a consultant to the National Board of the YWCA. In 1989 Ms. Fields became the first African American woman elected to the City Council from Manhattan, where she served for two terms. Borough President Fields is firmly committed to building "One Manhattan" – a Manhattan

where government and citizens join together in efforts to bolster our economy, preserve and upgrade our neighborhoods, and sustain, throughout the 21st Century, Manhattan's dynamic international reputation as the economic and cultural heart of the greatest city in the world.

Igal Jellinek, Executive Director, Council of Senior Centers and Services, has served in this position for the past 15 years. Mr. Jellinek began his career in 1972 as director of Washington Heights Community Services, a community-based organization providing information and referral and tenant organizing. Under Mr. Jellinek's leadership, Washington Heights Community Services became one of the original senior centers funded by the Human Resources Administration of New York City. He went on to become executive director of ARC Fort Washington, a large multi-purpose agency that includes a senior center and is home to one of the first social day care programs in New York City. He currently serves on a number of boards including: Vice-Chair of the Human Services Council; Board of Directors of the National Association of Nutrition Assistance Service Providers (NANASP); and Co-Chair of the Achievement is Ageless Campaign. In 1999 he served as Vice-Chair of the U.S. Planning Committee for the United Nations International Year of the Older Person. Mr. Jellinek has been the recipient of numerous awards, including AARP's 1998 Community Spirit Award for Community Service, the 1996 Homero Rosado Leadership Award from RAICES Spanish Speaking Elderly Council, and the New York State Coalition for the Aging's 1999 Henrietta Rabe Humanitarian Award. Mr. Jellinek received his B.A. in Political Science from the City College of New York. He holds a certificate from the Institute for Nonprofit Management at the Graduate School of Business at Columbia University and is a Fellow of the Brookdale Center on Aging of Hunter College.

Robert Jenkins, Vice President, NCB Development Corporation (NCBDC), provides policy consulting to states, communities, and organizations interested in promoting affordable assisted living. Jenkins and NCBDC provide these services through the Robert Wood Johnson funded Coming Home Program. The Coming Home Program concentrates on key policy areas and development issues impacting the availability and quality of affordable assisted living, including state regulations and monitoring programs, state reimbursement policies, state housing finance agency programs, and related federal programs. Prior to joining NCBDC, Mr. Jenkins was the Real Estate Development Manager for Assisted Living Concepts, Inc (ALC), overseeing the development of assisted living projects serving moderate income and Medicaid eligible tenants. Before joining ALC, Mr. Jenkins was a senior analyst at the AARP's Public Policy Institute, focusing on assisted living and livable community policy issues, model standards, and quality initiatives. Mr. Jenkins received his Bachelor of Architecture from Cornell University's College of Architecture, Art and Planning, with an emphasis on residential care for older persons. He received a Master of Science in Real Estate Development from Massachusetts Institute of Technology, with an emphasis on developing affordable assisted living. He also studied public policy at Harvard University's John F. Kennedy School of Government.

Sydelle Knepper, CEO, SKA Marin, is the owner of SKA Marin, a development and consulting firm. She has more than 25 years of experience in community-based development, public policy consulting, and construction management. Prior to this, Ms. Knepper served as Assistant Commissioner for Development and Policy at the New York State Division of Housing and Community Renewal, Director of Project Finance at the New York State Housing Finance Agency, Special Assistant at the U.S. Department of Housing and Urban Development on an intergovernmental loan from New York City, and Director of Local Legislation for Mayor Ed Koch. More recently, as Chair of the first public water authority in Nassau County, she oversaw the business of running a water delivery system to 35,000 residents and businesses. Ms. Knepper has a B.A. from Brooklyn College and M.Phil. from the Graduate Center, City University of New York. She studied in France as a recipient of the Center for European Studies Fellowship and started her career in city government as a New York City Urban Fellow. She is the author of *Government Assisted Housing and Community Development*, Warren's Weed, Real Property, Matthew Bender, and co-authored, *Housing Needs and Housing Production in New York City*, Pratt University.

Kathryn Lawler, Director, Aging Atlanta, runs this initiative of the Atlanta Regional Commission studying the economic impact of Atlanta's aging population on the metropolitan region and the state. Ms. Lawler received her Bachelor's Degree from the University of Notre Dame and a Master's Degree in Public Policy from Harvard University's Kennedy School of Government. Her research focused on creating health and housing policy to foster a more comprehensive approach to long-term care. Her summer fellowship at the Joint Center for Housing Studies, Harvard University culminated in a working paper, *Aging in Place: Coordinating Housing and Health Provision for American's Growing Elderly Population*. While in Cambridge, Ms. Lawler also worked for the Congressional Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century providing ongoing research and producing two reports: *Creating Interagency Coordination to Expand the Long Term Care Options of Seniors* and *Successful Solutions: Innovations in Elderly Housing and Supportive Services*.

Assemblyman Vito Lopez has emerged as a leader on the issues of aging and housing, representing a diverse community with many serious needs that is also one of the largest Latino/Puerto Rican districts in the state. He is the founder of the Ridgewood Bushwick Senior Citizen's Center, which provides services to area seniors and represents one of the largest and most comprehensive programs in New York State. He is also the founder of City-Wide Advocates for Seniors; the North Brooklyn Senior Citizen's Coalition; and the Ridgewood Bushwick Senior Citizen's Council, Inc. and helped establish Brooklyn Unidos, a coalition of more than 400 Latino leaders, civic groups and community organizations.

Susan Peerless, Policy Advisor to the NYS Department of Health, has more than 25 years' experience in the continuing care industry in both the public and private sectors. Before joining the Department of Health three years ago, she was President of Peerless Assisted Living, a continuing care consultation and development company. Ms. Peerless has participated in major healthcare initiatives in New York since the 1970's. Initially she served

as a public sector employee in the Legislature, as the Chief of Staff to a New York State Senator. She continued her career in health care as executive director of a statewide healthcare trade association. In the late 1990's she formed her own company, Peerless Assisted Living. Ms. Peerless reentered public service as an executive staff member of the Department of Health. Peerless also served on numerous governmental advisory committees including Governor Pataki's Long Term Care Financing Task Force in 1995 and Governor Cuomo's Task Force on Reforming Local Access and State Structure for Long Term Care.

Jennifer J. Raab, President of Hunter College, is a life-long New Yorker whose career has included high-profile positions in government, public service, civic affairs and the law. Since taking the helm as the College's 13th president, she has built upon its strong foundation, refining its mission, overseeing its academic programs and spearheading its growth and development as one of the world's leading urban centers of higher education. Prior to her appointment at Hunter in June 2001, Ms. Raab served for seven years as Chair of the New York City Landmarks Preservation Commission, the New York City agency that protects and preserves the City's historic structures and architectural heritage. During her tenure, she won praise from many quarters for her ability to achieve consensus among the diverse constituencies affected by the Commission's regulatory activities.

Ms. Raab graduated Phi Beta Kappa and earned her B.A. from the College of Arts and Sciences at Cornell University. She went on to earn a Master's Degree in Public Affairs from the Woodrow Wilson School of Public and International Affairs at Princeton University. Ms. Raab, who is a *cum laude* graduate of Harvard Law School, also had a successful career in the law, including several years as an attorney at two of the nation's most prestigious law firms, Cravath, Swaine & Moore, and Paul, Weiss, Rifkind, Wharton & Garrison.

Donald Redfoot, Senior Policy Advisor, AARP, has worked for the past seven years in AARP's Public Policy Institute. In this capacity, he conducts and supervises public policy research on issues related to assisted living, housing for older persons, long term care options, and reverse mortgages. Previously, Mr. Redfoot served eight years as a lobbyist for AARP on housing and assisted living issues. He also spent a year and a half with the House of Representative's Special Committee on Aging, the Subcommittee on Housing and Consumer Interests and taught for two years with the University of Maryland's European Division. Don has a Ph.D. in Sociology from Rutgers University, an M.A. in the Social Sciences from the University of Chicago, and a B.A. in Sociology from Westminster College (PA). He conducted post-doctoral research at Duke University's Center for the Study of Aging and Human Development under grants from the National Institute for Mental Health and the National Institute on Aging. He has published numerous articles on aging issues in scholarly, practitioner, public policy, and popular publications. Mr. Redfoot resides in Billings, Montana with his wife and two children where he continues to work as a telecommuter for AARP's Public Policy Institute

Nicolas P. Retsinas, Director, Joint Center for Housing Studies, Harvard University, was appointed to this position in 1998. Prior to his Harvard appointment, Mr. Retsinas served as Assistant Secretary for Housing-Federal Housing Commissioner at the United States Department of Housing and Urban Development. President Clinton also appointed Retsinas to serve as Director of the Office of Thrift Supervision. Mr. Retsinas served on the Board of the Federal Deposit Insurance Corporation, the Federal Housing Finance Board and the Neighborhood Reinvestment Corporation. He received a Meritorious Service Award from Secretary Robert Rubin in 1997. Mr. Retsinas also served the State of Rhode Island as the Executive Director of the Rhode Island Housing and Mortgage Finance Corporation from 1987 to 1993. He received his Master's Degree in City Planning from Harvard University and his AB in Economics from New York University. Mr. Retsinas currently chairs the Low Income Investment Fund and serves on the Board of Trustees for the National Housing Endowment and the Enterprise Foundation, the Executive Committee for Habitat for Humanity International and the National Housing Conference, and the Board of Directors of Shorebank, National Community Capital Association, Community Development Trust, Inc., and the National Low Income Housing Coalition. In 2002, he co-edited *Low-Income Homeownership: Examining the Unexamined Goal*, published by the Brookings Press. He is a Fellow-Elect at the National Academy for Public Administration.

Bobbie Sackman, Director of Public Policy, Council of Senior Centers and Services of New York City (CSCS), has held this position since 1989. During her tenure with CSCS, Bobbie has successfully won millions of city, state and federal dollars for services for older New Yorkers – both in new funds and restoration of budget cuts. Her career spans more than 25 years in the aging field and public policy work. Immediately prior to taking the position at CSCS, Bobbie worked for the New York City Office of Management and Budget. It was with this direct community experience and governmental work that she went on to advocate on behalf of senior centers and services for the elderly. Bobbie holds a BA from Hunter College and a Master's Degree in Social Work from Ohio State University. She also completed the Columbia University Institute's certificate program in Not-for-Profit Management and a course at Hunter School of Social Work on teaching in social work programs. Bobbie has been an adjunct faculty member at Wurzweiler School of Social Work. She is on the board of Pride Senior Network, an outreach and educational organization for older gay men and lesbians.

Jenny Schuetz, PhD Candidate, Joint Center for Housing Studies, Harvard University, is a Doctoral Candidate at the John F. Kennedy School of Government at Harvard University, specializing in housing and urban economics. She holds a Master's in City Planning from MIT and a BA in economics from the University of Virginia. Ms. Schuetz has worked for the Public Housing Strategic Consulting group of Abt Associates and the research division of the Fannie Mae Foundation. She is the author of a recent Joint Center working paper, *Affordable Assisted Living: Surveying the Possibilities*, and is currently researching the housing price effects of growth management in Portland, Oregon.

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Atlanta Regional Commission on Aging

Bank of New York

Bridge Street Development Corp.

Brookdale Center on Aging

Catholic Charities

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NYC Comptroller's Office

NYC Department for the Aging

NYC Economic Development Corp.

NYC Health & Hospitals Corp.

NYC Housing Authority

NYC Office of Management and Budget

NYS Dept. of Health & Mental Hygiene

NYS Office for the Aging

Office of the Bronx Borough President

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Tar Tikov Village

The Burden Center for the Aging

The Commonwealth Fund

The Jewish Home & Hospitals

U.S. Administration of Aging

United Neighborhood Houses

VIP Community Services

Visions

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- ii [Olmstead v. L.C.](#), 119 S.Ct. 2176 (1999).
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CSCS Mission Statement

Council of Senior Centers and Services of New York City, Inc., founded in 1979, is a city-wide organization. CSCS acts as a social policy advocate and training and technical assistance resource for its 265 community-based senior service organizations serving more than 300,000 elderly New Yorkers. The graying of America is a reality that is changing the face of our city. More than ever before, CSCS's full range of programs and services are making a vital difference for our members and for New York City's seniors. It is our mission to promote the quality of life, independent living, productivity and dignity of older adults and their families.